



Order Filed on April 28, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

*FEDOROFF FIRM, LLC*  
504 Aldrich Road Ste 2E  
Howell, NJ 07731  
Phone 732-364-8900  
Fax 732-364-6900  
VF 8030  
Attorney for Debtors

In Re:

SCOTT M. BAYLES and  
GERALDINE M. BAYLES,

Debtors.

Case No.: 19-17417

Chapter: 13

Hearing Date: 4/13/2022

Judge: Michael B. Kaplan

### ORDER MODIFYING PROOF OF CLAIM OF ALLY CAPITAL

The relief set forth on the following page is hereby ORDERED.

DATED: April 28, 2022

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

THIS MATTER having been opened to the Court by the Fedoroff Firm, L.L.C. attorney for the Debtors, Scott M. Bayles and Geraldine M. Bayles, by the filing of a Motion to Modify Proof of Claim of Ally Capital., and the Court having considered the Certifications filed therein, and notice having been provided to the interested parties, and for good and sufficient cause shown;

IT IS HEREBY ORDERED that the claim of Ally Capital, claim # 16 on the Claims Register, be and hereby is modified to reflect that the amount of the Proof of Claim shall be reduced to a total of \$20,934.77, consisting of the amount due as of the petition date of \$19,548.96, plus interest of \$1,385.81.

In re:  
Scott Michael Bayles  
Geraldine Marie Bayles  
Debtors

Case No. 19-17417-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 28, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279
aty	+ Vera Fedoroff, Fedoroff Firm LLC, 504 Aldrich Road, Suite 2E, Howell, NJ UNITED STATES 07731-1939

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor MIDFIRST BANK ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

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Kathleen M Magoon

on behalf of Creditor MIDFIRST BANK logsecf@logs.com kathleenmagoon@gmail.com

Rebecca Ann Solarz

on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York Et Al... rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Vera Fedoroff

on behalf of Debtor Scott Michael Bayles vf@legalmattersnj.com

Vera Fedoroff

on behalf of Joint Debtor Geraldine Marie Bayles vf@legalmattersnj.com

TOTAL: 10